

FedACH Risk[®] Management Services

RDFI Alert

Setting Criteria Handbook: A Guide to Entering Monitoring Criteria



FedACH Risk[®] Management Services

RDFI Alert Setting Criteria Handbook: Table of Contents



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See also the separate Setting Criteria Handbook for the FedACH Risk Origination Monitoring Service

Accessing FedACH Risk[®] Management Services

Via FedLine[®] Access Solutions

FedLine Web[®]

and

FedLine Advantage[®]

FedACH Risk[®] Management Services

Accessing FedACH Risk Management Services

FedLine[®] Access Solution **subscriber access requirements**

- Risk Origination Monitoring
 - Requires access to FedACH[®] Information Services
 - Requires service-specific, assigned subscriber roles specific to the Risk Origination Monitoring Service (see next slide.)
- Risk Returns Reporting
 - Requires access to FedACH Information Services; universally available without any service activation required
- RDFI Alert
 - Requires access to FedACH Information Services

FedACH Risk[®] Management Services

Accessing FedACH Risk Management Services: Origination Monitoring Subscriber Roles



Origination Monitoring Subscriber Roles	Service Criteria Maintenance			Release/Reject Pended Batches	
	Set /Edit Dual Control	Set / Edit	View Only	Release/Reject	View Only
Set/Edit Criteria (Dual Control), Release Pended Batches	X			X	
Set/Edit Criteria (Dual Control), View Only Pended Batches	X				X
Set/Edit Criteria, Release Pended Batches		X		X	
Set/Edit Criteria, View Only Pended Batches		X			X
View Only Criteria, Release Pended Batches			X	X	
View Only Criteria, View Only Pended Batches			X		X

There are multiple subscriber roles to choose from tailored to fit the needs of an organization. One subscriber role needs to be assigned to each person accessing the service.

Note: It's important to make sure your institution has a sufficient number of subscribers, based on the roles you select.

Also: At least one person must have access to "Set/Edit Criteria, Release Pended Batches" before the service can be activated.

FedACH Risk[®] Management Services

Accessing FedACH[®] Risk Management Services
via FedACH Information Services



- **All risk management services are accessed through FedACH Information Services**
- <http://www.FRBservices.org/Electronic-Access/AccessFedLine.html>

1) Select "Access FedLine"

2) Click "Access FedLine Home"
3) Enter your credential passphrase

FedACH Risk[®] Management Services

Accessing FedACH Risk Management Services
via FedACH[®] Information Services



Once in FedLine and on the FedLine Home page:

Select the "FedACH Services" tab

FedACH Risk[®] Management Services

Accessing FedACH Risk Management Services

Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

The left navigation menu lists the **three risk management services:**

- Risk Origination Monitoring
 - Risk Origination Monitoring Maintenance
 - Criteria Summary Report
 - Origination Monitoring
 - Historical Reporting
- Risk Returns Reporting
- RDFI File Alert
 - File Alert Maintenance
 - Batch Alert RDFI Maintenance
 - Item Alert Customer Maintenance
 - Batch / Item Alert Scan Results
 - RDFI Alert Reporting

FedACH Risk[®] RDFI Alert Service

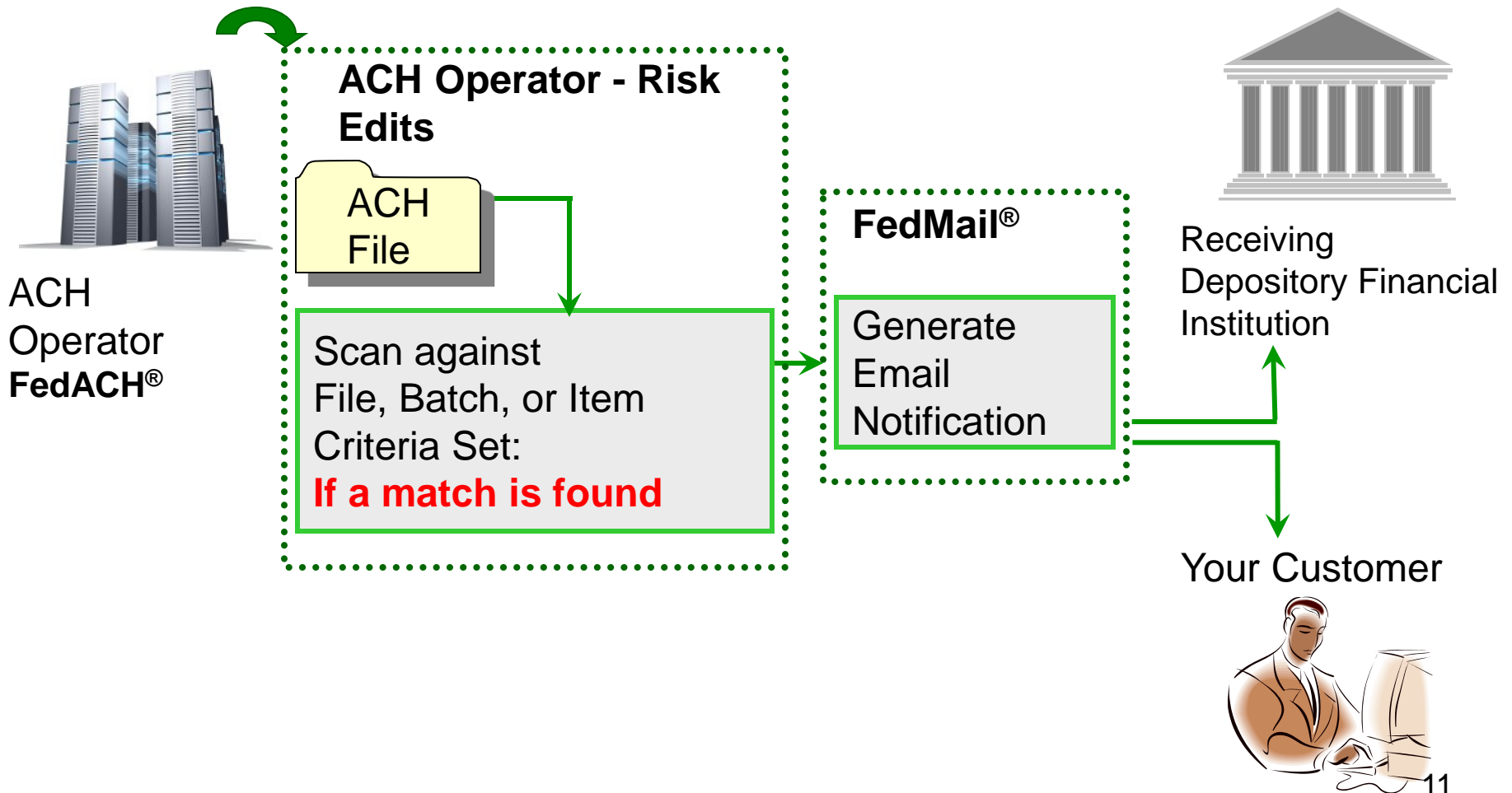
FedACH Risk[®] RDFI Alert Service

Service Overview

- FedACH Risk RDFI Alert Service is an information-only service. FedACH[®] Services will not take any action on the files, batches or items; they will be transmitted to your institution or to your receiving point just as they are today, without delay. Nothing is pended.
- Alert threshold criteria can be customized to meet a variety of specific needs.
- For file and batch-level monitoring, at the time of each file distribution, when FedACH Services is ready to send your files out to your institution or to your receiving point, it compares the totals in each file or batch against the thresholds you've set up in the service. For item-level monitoring, the service scans against the entire day's processing at the close of business.
- If any files, batches or items exceed the thresholds you have set, FedACH Services sends an email notification to the contacts you list in the service.
- One of the benefits of the service is that FedACH Services sends out the batch or file-level email notifications nearly simultaneously with the release of the file, a feature designed to provide your institution with the earliest notification possible, even if you use a processor that doesn't distribute your files to your institution until the end of their processing day. Prompt notification on early files may provide institutions with the opportunity to process the items, originate a return and return the transaction by the immediate return settlement deadline of 2:00 pm ET.

FedACH Risk[®] RDFI Alert Service

Service Overview



FedACH Risk[®] RDFI Alert Service

Service Overview: Accessing RDFI Alert Services



Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

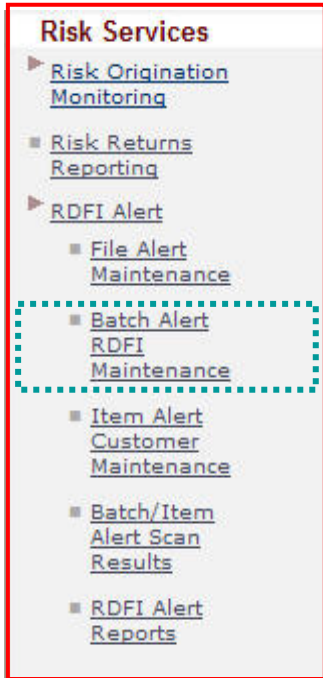
- **File** Alert Maintenance
- **Batch** Alert RDFI Maintenance
- **Item** Alert Customer Maintenance
- Batch/Item Alert **Scan Results**
- RDFI Alert **Reports**

FedACH Risk[®] RDFI Alert Service

Entering **BATCH**-level Criteria

FedACH Risk[®] RDFI Alert Service

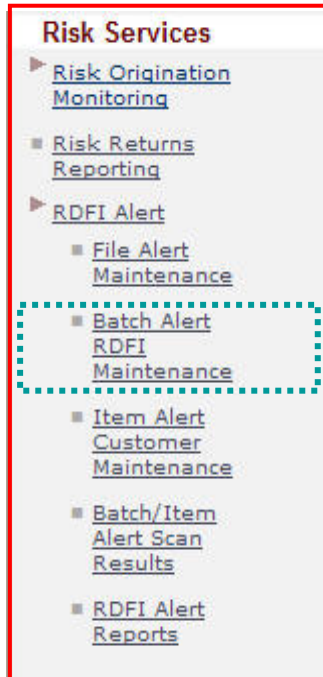
Entering Batch-level Criteria: Batch Alert RDFI Maintenance



- Allows the user to do the following for **batch** level scans:
 - enter / modify existing RDFI information
 - enter / modify email addresses for contacts at the RDFI who will receive Alert notices
 - enter / modify batch level scan criteria for an RDFI

FedACH Risk® RDFI Alert Service

Entering Batch-level Criteria: Batch Alert RDFI Maintenance



FedACH: Batch Alert RDFI Maintenance - Search
111111111 ACH Bank Pleasant Town, USA

Select RDFI from the drop-down list and click Next to see setup information about RDFI selected.

RDFI:

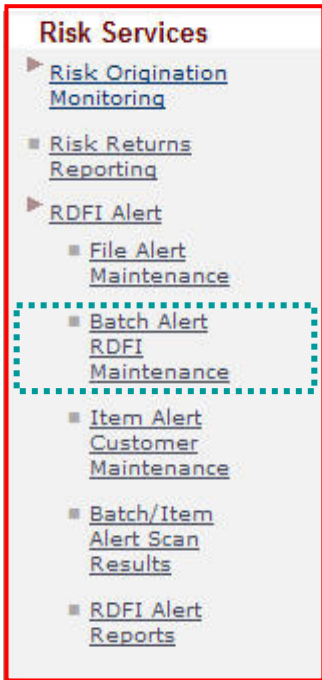
- Select RDFI ABA
- 222222222
- 333333333
- 111111111
- 444444444
- 555555555

Select the appropriate RDFI ABA from the drop list.

- RDFIs acting as their own service participation point (SPP) will only see their ABA.
- SPPs will see a list of all the ABAs for which they are performing maintenance.

FedACH Risk[®] RDFI Alert Service

Entering Batch-level Criteria: Setting Up Batch-level Scan Criteria



- **Batch-level alert criteria screens**

Three set up screens:

- 1) **Email Heading Information:** enter static pieces of notification email content such as RDFI name header and contact phone numbers or reference URLs; will show on all emails sent externally to account holders for item alerts.
- 2) **Email Contact Information:** internal email addresses to receive batch alert notification emails; build “address book” of possibilities and assign per set of criteria.
- 3) **Criteria Information:** a) mix and match fields to create sets of unique monitoring criteria; each set gets unique numeric identifier; can also give sets meaningful names or use names to group like sets b) also assign email contacts to receive alerts for the particular criteria set.

FedACH Risk[®] RDFI Alert Service

Entering Batch-level Criteria: Batch Alert RDFI Maintenance Email Heading Information

Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: Batch Alert RDFI Maintenance
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IMPORTANT: Select Submit to apply all RDFI setup changes.

Email Heading Information | **Email Contact Information** | **Criteria Information**

The following text fields can be used to identify the name and contact information of your financial institution. This information will appear at the top of the emails generated.

RDFI Name:

Example Text: ACH Bank, Pleasant Town, USA

Contact Information:

Example Text: Telephone: 555-555-5555, Fax: 555-555-5555, email:Customer.Service@ACHBank.com, url:www.ACH.EDI.com

The information entered on the “Batch Alert RDFI Maintenance” Email Heading Information tab appears on all alert emails sent out to your account holders / receivers / customers for any item-level alerts.

- Use the “contact information” field to direct customer inquiries to call centers or website URLs

FedACH Risk[®] RDFI Alert Service

Entering Batch-level Criteria: Batch Alert RDFI Maintenance Email Contact Information

Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: Batch Alert RDFI Maintenance
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IMPORTANT: Select Submit to apply all RDFI setup changes.

Email Heading Information **Email Contact Information** **Criteria Information**



When a criteria or threshold is met or exceeded, an alert email will be sent out to contacts selected from the list below. Up to 100 email addresses may be defined.

To set up a new Contact, enter the Contact Name and the Contact Email Address in the space provided then click Add Contact. To edit or delete an existing Contact, click the appropriate icon next to the corresponding Contact Name.

For RDFIs who also subscribe to FedEDI Plus and Reports and would like to use the same contacts, click Import Contact to import contact information from the FedEDI Plus and Reports service.

Contact Name:

Contact Email Address:

Contact Name	Contact Email	Edit	Delete
Susan	sue@email.com		

- Up to 100 contacts can be entered here and then assigned upon establishment of criteria to receive alert emails for the specific *Scan Criteria Name/ID* combinations.
- Users can import contacts that are already established in the FedPayments[®] Reporter Service for a particular ABA into the RDFI Alert Service.

FedACH Risk[®] RDFI Alert Service

Appendix: Criteria Information - Definition of Fields

ACH Field Name	Description	How it mitigates risk?
Originating ODFI Identification	ODFI RTN	Identifies batches from a financial institution the RDFI considers as having poor origination practices.
Company Name	Name assigned by the originator to identify its entries to the receiver	This name will often not change as an originator or third party moves from ODFI to ODFI. Some problematic originators will move from ODFI to ODFI on a regular basis.
Company Identification	Alpha numeric identifier generally assigned by the ODFI used to identify an originator	When combined with ODFI RTN, this field provides the most accurate method for identifying a single originator from a particular RTN.
Standard Entry Class Code	Code used to identify the payment application of a batch	RDFIs can use this field to identify particular payment applications that it perceives to be of greater interest such as WEB or TEL batches.
Company Entry Description	Payment description passed to the receiver's bank statement	This name will often not change as an originator or third party moves from ODFI to ODFI. Some problematic originators will move from ODFI to ODFI on a regular basis.
Debit or Credit Dollar Amount	Summarized dollar value of the entries contained in a batch	As batches are from a single source, the dollar value naturally gives the RDFI a view of its exposure to a particular originator.
Item/Addenda Count	The number of entries and supplemental addenda information contained in a batch	RDFIs can use this field as a gauge for volume of entries coming from a particular source within a single batch.
Immediate/SameDay Settlement	Entries settling in the RDFI's Fed account on the same day they are processed	Forward entries may settle at either 1PM ET, or 5PM ET on the same day the entries are processed, and Returns entries may settle at either 1PM ET, 5PM ET or 5:30 ET on the same day the entries are processed. At a significant dollar value, these entries could impact balances in the RDFI's Fed account the day.

FedACH Risk[®] RDFI Alert Service

Entering Batch-level Criteria: Batch Alert RDFI Maintenance - Criteria Information



Risk Services

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- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
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 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: Batch Alert RDFI Maintenance
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IMPORTANT: Select Submit to apply all RDFI setup changes.

Email Heading Information | **Email Contact Information** | **Criteria Information**

To identify a new Scan Criteria click the Add New button below. To edit or delete an existing Scan Criteria, click the appropriate icon next to the corresponding Scan Criteria.

Scan Criteria Name	Scan Criteria ID	Edit	Delete
Large Debit	1		

- Scanning, for RDFI Batch alerts, starts once delivery has been completed
- All established Criteria Sets for an ABA appear on this tab
 - Add additional Criteria Sets by clicking **Add New**
 - Edit or delete established Criteria Sets by clicking **Edit** or **Delete**
 - New/edited Criteria Sets are effective the next business day

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Criteria Information

There is a monthly charge per scan criteria set, and a per batch fee for each batch matched for alerting purposes. Please see the FedACH Services Fee Schedule at <http://www.frbservices.org/> for more details.

Enter the information below to create a New Scan Criteria. The Scan Criteria ID is auto populated but can be overwritten during the creation of a new Scan Criteria.

At least one criteria must be defined. If more than one criteria is defined then an batch alert will be triggered when all criteria defined are met.

Scan Criteria Name: Scan Criteria ID:

Alert Criteria

Send an Alert for all Batches

ODFI ABA:

Company Name:

Company ID:

Company Entry Description:

SEC Code:

Credit Dollar:

Debit Dollar:

Item/Addenda Count (>=):

Immediate/SameDay Settlement only:



- Each criteria set is identified by a unique Scan Criteria Name and Scan Criteria ID pair
- At least one criteria or threshold is required for each Scan Criteria Name/ID combination
- All identified parameters must be met in order to generate an alert email

To subscribe an existing Contact to the Alert, select the Contact from the Available Contacts box, and click the down arrow to add them to the Selected Contacts box. A maximum of 10 Contacts can be assigned to an Alert.

Available Contacts

Contact Name	Contact Email
Susan	sue@email.com



Selected Contacts

Contact Name	Contact Email
Agnes	aggie@email.com
Jimmy	jimbo@gmail.com

Please click Continue to return to the RDFI Maintenance page. You must click Submit on the RDFI Maintenance page to save your changes.

Continue Reset Cancel

- Assign email contacts to receive alerts when this set of criteria is met
- Each Alert Criteria Set must have at least one email contact
- Each Alert Criteria Set can have a maximum of 10 email contacts
- Add or Remove email contacts by clicking **Add** and **Remove**

FedACH Risk[®] RDFI Alert Service

Entering Batch-level Criteria: RDFI Alert Emails – Sample Batch-level Scan Notification

FEDERAL RESERVE SYSTEM

FedACH RDFI Batch Alert Service

Process Date:06/09/2006

The FedACH output file with File ID modifier 0609D to receiving point 04120..... contains a batch(es) for RTN 04120..... The following list summarizes the batch(es) matching your RDFI Batch Alert Criteria:

Match 1

Scan Criteria Name: addenda count =2

Scan Criteria ID: 2

Number of Batches Matching Scan Criteria: 1

The following URL directs you to the FedACH Services for FedLine Web. Please select 'RDFI Alert' and then 'Batch/Item Alert Scan Results'. The Scan Criteria Name or ID can be entered to find more information on the batch(es) described above:

XXXXXXXXXXXXXXXXXX

This service provides notification using email. Email services at the Federal Reserve banks may experience delays or interruptions in service.

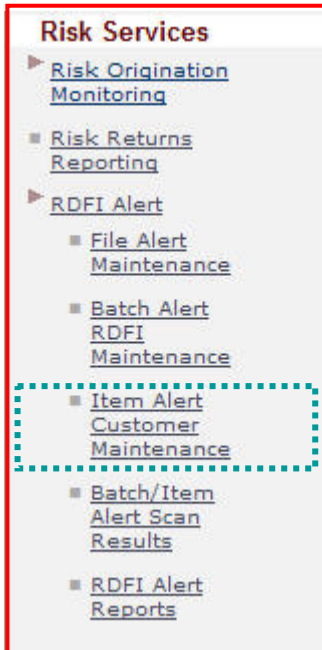
- Emails are set in text format
- Alert emails are sent out based on the email contact name
 - Alert emails may be combined. One email contact will receive only one email per output file whether there is one match or multiple matches to the batch criteria set(s)

FedACH Risk[®] RDFI Alert Service

Entering **ITEM**-level Criteria

FedACH Risk[®] RDFI Alert Service

Entering Item-level Criteria: Item Alert Customer Maintenance



- Gives the RDFI the ability to do the following for **item** level scans:
 - enter / modify existing Customer information
 - enter / modify email addresses for an RDFI's Customers / Receivers who will receive Alert notices
 - enter / modify item level scan criteria for an RDFI's Customer / Receiver

FedACH Risk[®] RDFI Alert Service

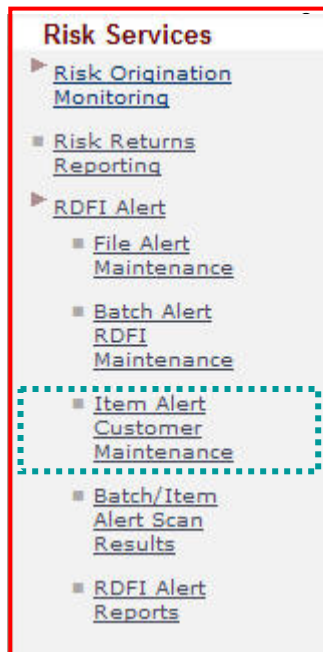
Entering Item-level Criteria



Item-level alert criteria screens

Three set up screens:

- 1) Customer Information: first step is to identify the customer, by account number, on this tab; can give logical customer name; can group multiple account numbers under one logical name
- 2) Email Contact Information: external customer / account holder email addresses to receive item alert notification emails; build “address book” of possibilities and assign per criteria set; if using FedPayments[®] Reporter Service, can import external customer email addresses from there
- 3) Criteria Information: a) mix and match fields to create sets of unique monitoring criteria; each set gets unique numeric identifier; can also give sets meaningful names or use names to group like sets
b) also assign email contacts to receive alerts for the particular criteria set



FedACH Risk[®] RDFI Alert Service

Entering Item-level Criteria: Item Alert Customer Maintenance - Search



FedACH: Item Alert Customer Maintenance - Search
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Select an ABA from the drop-down list and click View List to see all established Customers for this ABA. Once an ABA has been selected, you will also have the option of entering a Customer Name or Receiver Account Number to narrow your search for a specific Customer.

RDFI:

To narrow your search for a specific Customer, you may optionally select another criteria from the drop-down list below and enter a value in the Search Detail box then click View List.

Search Criteria:

Search Detail:

Search Results
111111111 **FI manages only itself**

Listed below are the Customers that are set up for this RDFI ABA. To edit or delete an existing Customer, click the appropriate icon next to the corresponding Customer Name. To add a New Customer for the RDFI ABA, select Add New Customer. To view other Customers, select a new RDFI ABA from the drop-down list above.

Customer Name	Receiver Account Number	Edit	Delete
Sean's Bait Boutique	9876		

- The customers set up for the ABA are displayed
- Search Criteria
 - Customer Name
 - Receiver Account Number
- Click **Edit** to edit a customer's Alert Criteria Set
- Click **Delete** to delete customer Alert Criteria Set from Service
- Click **Add New Customer** to add new customer information

FedACH Risk[®] RDFI Alert Service

Entering Item-level Criteria: Customer Information

Risk Services

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 - [RDFI Alert Reports](#)

FedACH: Item Alert Customer Maintenance - Main
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Customer Name:

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information	Email Contact Information	Criteria Information
----------------------	---------------------------	----------------------

Enter the new Customer information below. To add a New Receiver Account Number enter the new value below and click Add to List. To delete an existing Receiver Account Number select the desired value in the list and click Delete Selected.

NOTE: The service ignores leading zeros, all dashes and all spaces for Account Numbers. For example: the service will recognize and display '00123-4' and '12 34' as '1234' once entered. Alphabetic characters will match regardless of their case.

For RDFIs who also subscribed to FedEDI Plus and Reports and would like to use the same customer setup, click Import Customer to import customer information from the FedEDI Plus and Reports service.

Customer Name:

New Receiver Account Number:

Defined Receiver Account Number(s):

You can import account numbers that are already established in the FedPayments[®] Reporter Service

FedACH Risk[®] RDFI Alert Service

Entering Item-level Criteria: Item Alert Customer Maintenance - Email Contact Information



- Risk Services
 - Risk Origination Monitoring
 - Risk Returns Reporting
 - RDFI Alert
 - File Alert Maintenance
 - Batch Alert RDFI Maintenance
 - Item Alert Customer Maintenance
 - Batch/Item Alert Scan Results
 - RDFI Alert Reports

FedACH: Item Alert Customer Maintenance - Main
111111111 ACH Bank Pleasant Town USA

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Customer Name: Sean's Bait Boutique

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information **Email Contact Information** **Criteria Information**

When a criteria or threshold is met or exceeded, an alert email will be sent out to contacts selected from the list below. Up to 100 email addresses may be defined.

To set up a new Contact, enter the Contact Name and the Contact Email Address in the space provided then click Add Contact. To edit or delete an existing Contact, click the appropriate icon next to the corresponding Contact Name.

For RDFIs who also subscribe to FedEDI Plus and Reports and would like to use the same contacts, click Import Contact to import contact information from the FedEDI Plus and Reports service.

Contact Name:

Contact Email Address:

Contact Name	Contact Email	Edit	Delete
Ben Jones	Bjones@company.org	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>

Up to 100 contacts can be entered to receive alert emails for specific Scan Criteria Name/ID combinations

Users can import contacts that are already established in the FedPayments[®] Reporter Service for a particular receiver into the RDFI Alert Service.

FedACH Risk[®] RDFI Alert Service

Entering Item-level Criteria: Item Alert Customer Maintenance - Criteria Information



Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
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 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: Item Alert Customer Maintenance - Main
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Customer Name:

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information | **Email Contact Information** | **Criteria Information**

To identify a new Scan Criteria click the Add New button below. To edit or delete an existing Scan Criteria, click the appropriate icon next to the corresponding Scan Criteria.

Scan Criteria Name	Scan Criteria ID	Edit	Delete
Worm Expenses	1		

- Scanning, for Customer level alerts, starts once End-of-Day Processing has concluded
- All established criteria sets for a given receiver / customer / account holder appear on this tab
 - Add additional Criteria Sets by clicking **Add New**
 - Edit or delete established Criteria Sets by clicking **Edit** or **Delete**
 - New/edited Criteria Sets are effective the next business day

FedACH Risk[®] RDFI Alert Service

Entering Item-level Criteria: Item Alert Criteria Maintenance – Criteria Information



FedACH: Item Alert - Criteria Maintenance
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Customer Name: Sean's Bait Boutique

Criteria Information
There is a monthly charge per scan criteria set, and a per item fee for each item matched for alerting purposes. Please see the FedACH Services Fee Schedule at <http://www.frbervices.org/> for more details.

Enter the information below to create a New Scan Criteria. The Scan Criteria ID is auto populated but can be overwritten during the creation of a new Scan Criteria.

At least one criteria must be defined. If more than one criteria is defined then an item alert will be triggered when all criteria defined are met.

Scan Criteria Name: Scan Criteria ID:

Alert Criteria

Send an Alert for all Items

ODFI ABA:

Company Name:

Company ID:

Company Entry Description:

SEC Code:

Credit Dollar:

Debit Dollar:

Immediate/SameDay Settlement only:

- Pick and choose from the field identifiers to create unique item-level alert criteria
- Give the alert criteria a helpful name; the ID number can be changed if so desired (as long as it remains a unique number within this RDFI ABA)
- Can group related alert criteria sets by giving them all the same name (e.g. "large WEB debits")

To subscribe an existing Contact to the Alert, select the Contact from the Available Contacts box, and click the down arrow to add them to the Selected Contacts box. A maximum of 10 Contacts can be assigned to an Alert.

Available Contacts

Contact Name	Contact Email
Susan	sue@email.com

Add



Remove



Selected Contacts

Contact Name	Contact Email
Agnes	aggie@email.com
Jimmy	jimbo@gmail.com

Please click Continue to return to the RDFI Maintenance page. You must click Submit on the RDFI Maintenance page to save your changes.

Continue

Reset

Cancel

- Assign email contacts to receive alerts when this set of criteria is met
- Each Alert Criteria Set must have at least one email contact
- Each Alert Criteria Set can have a maximum of 10 email contacts
- Add or Remove email contacts by clicking **Add** and **Remove**

FedACH Risk[®] RDFI Alert Service


Entering Item-level Criteria: RDFI Alert Emails – Sample Item-level Scan Notification



There was one or more ACH transaction(s) processed on 06/15/06 for Scan Criteria ID 2 named test all from Testing Batch/Item alert - RDFI Level's Routing Number 0412 .

A complete list of transactions meeting the criteria defined in the service is contained in the attached PDF.

Please do not reply to this email. This is an Auto-Generated Message and Responses are Automatically Deleted.
For further questions on the transaction(s) Contact Testing Batch/Item alert - RDFI Level at nope@a.cmodfsdfdsfdfsdfsfjksfjsdfsfjjsfjsafjkskfjsjfasjfslafjsdjsfjsfjsajfsjafasjfljsafjas;

fjasdl;fjs;jfsajfs;ajf;asjfjasf;jsafjsafj.  ItemScanAlert_2_2006-06-15.pdf

- Customer emails are set in text format
- Each item alert email is sent on a per contact/per criteria set basis
 - Multiple items matching the same criteria set destined for the same contact will all be included in a single email
- A different criteria set will generate a different email

FedACH Risk[®] RDFI Alert Service

Researching Batch / Item-level Alert Notifications:
Batch / Item Alert Scan Results



FedACH Risk[®] RDFI Alert Service

Researching Batch / Item-level Alert Notifications: Batch/Item Alert Scan Results

Risk Services

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■ [Risk Returns Reporting](#)

▶ [RDFI Alert](#)

■ [File Alert Maintenance](#)

■ [Batch Alert RDFI Maintenance](#)

■ [Item Alert Customer Maintenance](#)

■ [Batch/Item Alert Scan Results](#)

■ [RDFI Alert Reports](#)

FedACH: Batch/Item Alert Scan Results

ACH BANK PLEASANT TOWN USA

View Scan Results

Batch Level Item Level

Date Range: to

RDFI:

Customer:

Scan Criteria Name Scan Criteria ID

When searching for a date range your results for an individual Scan Criteria may vary if change were made to the values within that Scan Criteria during the given time frame. To view any changes made to a Scan Criteria go to RDFI Alert Reports and run Batch/Item Alert Historical Report.

Item level information is available for batches from the previous processing dates. To view item level information click on the number in the Item/Addenda Count column for the specified batch.

- 60 processing days of history is available in 10 processing day increments.
- The ABA drop box will populate with the ABA of the RDFI logged into the FedLine[®] Access Solution.
- If a service participation point (SPP) logs in, the drop box will populate with the ABAs of the RDFIs for that SPP.

FedACH Risk[®] RDFI Alert Service

Researching Batch / Item-level Alert Notifications: Batch/Item Alert Scan Results - Batch Level

Received File Information for Scan Criteria: 1234 - Batches over \$1,000,000

File Status	Transmission/ RP/ Destination ABA	Process Date	Creation Date/ Time	Download Date/ Time	Appl ID/ File ID Modifier	Batch Count	Item Addenda Count	D
Deliv Sch	111111111	09/11/02			AJ01 0912C	60	760	1,69

Received Batch Information

Batch Status	Settle Date	SEC	Recv ABA	Company ID	Company Name	Batch Nbr	Item Addn Cnt	De
Delv	09/13/02	PPD	0910	30310	COMPANY NAME	4	4	C
Total Count:			1	Item/Addn:	4	Debits:	0.00	Credits:

Received File Information for Scan Criteria: 1235 - Batches from XYZ Company

File Status	Transmission/ RP/ Destination ABA	Process Date	Creation Date/ Time	Download Date/ Time	Appl ID/ File ID Modifier	Batch Count	Item Addenda Count	D
Deliv Sch	111111111	09/11/02			AJ01 0912B	770	183	http://itacha10section%20Sc

Received Batch Information

Batch Status	Settle Date	SEC	Recv ABA	Company ID	Company Name	Batch Nbr	Item Addn Cnt	De
Delv	09/13/02	CCD	0910	3164	WITHHOLDING TA	6566	4	2,056
Total Count:			1	Item/Addn:	4	Debits:	2,056.69	Credits:

- Service returns the details of any batches matching the selection criteria.
 - Click on the Item/Addenda Count hyperlink to view an item list

FedACH Risk[®] RDFI Alert Service

Researching Batch / Item-level Alert Notifications:
Batch/Item Alert Scan Results - Item Level

- Select an item to view in more detail and even derive a return.

Item List Summary

Sel	Eff Date	Company Name	Individual Name	Debit Amount (\$)	Credit
<u>1</u>	12/14/00	BLABLA	SOMEONE	--	
<u>2</u>	05/20/01	AURORA NATIONAL	ALBERTA M NORTHROP	--	
<u>3</u>	05/20/01	AURORA NATIONAL	MOCK DATA SELF	--	
<u>4</u>	05/21/01	DELUXE CHECK	EAST ORANGE WATER COMM	--	

[Return to Search Results](#)

FedACH Risk[®] RDFI Alert Service

Researching Batch / Item-level Alert Notifications: Batch/Item Alert Scan Results - Item Level

Item Information			
Originator ABA:	111111111	Account Number:	BOBBIE
Receiver ABA:	222222222	Tran Code:	33
Individual Name:	SOMEONE	Dollar Amount:	0.00
Individual Id No:	9999999999	Disc Data:	I1
Trace Number:	031035555555	Return Reason Code:	
Output Batch Information			
Company Name:	BLABLA	Batch Number:	4
Company Disc Data:		Company ID:	8888888888
Company Desc Date:	020304	Company Entry Desc:	PRENOTES
Total Debits:	0.00	Total Credits:	0.00
Service Class:	220	Effective Entry Date:	12/14/00
SEC Code:	PPD	Settlement Date:	09/13/02
Input File Information		Output File Information	
Sending Point ABA:		Receiving Point ABA:	222222222
File ID:		File ID:	0912C
Total Debits:		Total Debits:	1,690.00
Total Credits:		Total Credits:	1,890,755.23
Receive Date/Time:		Available Date/Time:	10/18/02 12:02
Process Date/Time:		Delivered Date/Time:	10/21/02 14:46

[Return to list](#)

[Derive Return for this](#)

- Note: Customer / item information is not available for current day.
- Click **Derive Return** to move to FedLine[®] Information Services *Derive Return* functionality. From there, a link is available to return you to this screen

FedACH Risk[®] RDFI Alert Service

Entering **FILE**-level Criteria

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: Threshold Considerations

- Because the RDFI Alert Service is an information only service, you do not need to set perfect file-level thresholds the first time.
- Changing any threshold is easy and can be done as often as you like.
- Setting file-level thresholds at the right levels for your institution may take refinement.
 - Do not set thresholds so low that you receive so many email notifications you begin to ignore them
 - Do not set thresholds so high that you never get an email notification and possibly miss a problem
 - Do not set thresholds as high as your peak volume days since you want to receive email notification if a file exceeds peak volume on an off-peak day
- Here are two approaches for determining file value and size thresholds:
 - experimental approach
 - scientific approach

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: Threshold Considerations

- **The Experimental Approach**

- Set reasonable, yet low, file value and/or size thresholds as a start. Expect to refine them later as you learn about your file values, sizes and patterns from the email notifications you receive when thresholds are exceeded.
- Once you gain experience and an understanding of your file values, sizes and patterns, increase or decrease your thresholds accordingly.
- **Hint:** At first, set up only one initial email contact to receive file-level notifications until you refine your file-level thresholds. Once satisfied with your file-level thresholds, you may add additional contacts to receive the email notifications.

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: Threshold Considerations

- **The Scientific Approach**

- Research your file values and sizes in advance of setting your thresholds; use the “Search for Batch” function under the “Batch Information” listing on the FedACH[®] Information Services left-hand navigation bar.
 - Menu options, at the top of the “Search for Batch” screen, let you select either “received” files or “originated” files for viewing. Select “received.”
 - Enter a date range, and click “view list.” Two lists of files will appear.
 - The first list shows file totals for your entire receiving point. (If you use a processor as your receiving point, this will reflect their totals. Your files will be combined with those of the other RDFIs for whom they process.)
 - The second list at the bottom shows totals for your RDFI only. These are the totals you want to examine. (If you are your own receipt point, the totals in the two list will be the same)
- The following page shows an example of the “Search for Batch” screen.

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: File Value and Size Research – “Search for Batch” Screen

General

- About FedACH
- Settlement Summaries

File Information

- Search for File
- Processing Summary

Batch Information

- Search for Batch

Select “Received” to research received file sizes.

FedACH: Search for Batch
NEIGHBORHOOD BANK PLEASANT TOWN, USA

Originated Process Date Range: 09/11/2002 to 09/13/2002
 Received

SEC Code: ALL - ALL SEC CODES

Batch Number:
 Settlement Date: / / MM/DD/YY
 Company Name:
 File ID Modifier: 1234B

Receiving Point ABA:
 Debit Totals:
 Credit Totals:
 Company ID:

Note: Current day received batch information is loaded to this site four times per day after the completion of each delivery cycle. During data load, current day received batch information will not be available. You will receive a display message indicating that a load is taking place. The expected load time is approximately 15 minutes. Please enter your selection criteria and press the View List button to continue.

Received File Information for Receiving Point ABA: 999999999

File Status	Transmission/RP/ Destination ABA	Process Date	Creation Date/ Time	Download Date/ Time	Appl ID/ File ID Modifier	Batch Count	Item Addenda Count	Debits	Credits
Deliv Sch	999999999	09/12/02			AJ15 1234B	60	760	1,680.00	1,890,755.23

Received Batch Information

Batch Status	Settle Date	SEC	Recv ABA	Company ID	Company Name	Batch Nbr	Item Addn Cnt	Debits	Credits
Delv	09/13/02	CCD	888888888	COMPANY ID	** COMPANY NAME	0	2	0.00	70,592.12
Delv	09/13/02	CTX	888888888	COMPANY ID	** COMPANY NAME	1	70	0.00	103,996.78
Delv	09/13/02	CCD	888888888	COMPANY ID	** COMPANY NAME	3	4	0.00	608.47
Delv	09/13/02	PPD	888888888	COMPANY ID	** COMPANY NAME	4	4	0.00	0.00
Delv	09/13/02	PPD	888888888	COMPANY ID	** COMPANY NAME	8	53	0.00	33,177.00
Total									
Count:			5	Item/Addn:	133	Debits:	0.00	Credits:	208,374.37

Use these file totals to research your RDFI File-level Alert thresholds.

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: Entering Thresholds

- Risk Services**
- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: File Alert Maintenance
NEIGHBORHOOD BANK, PLEASANT TOWN, USA

IMPORTANT: Click Submit to apply all File Alert Maintenance changes.
Changes to File Alert setup are effective next business day 09/16/2002

Alert E-Mail Information
When a threshold is exceeded, an alert e-mail will be sent out to the contacts defined below. At least one alert e-mail address is required; up to 5 alert e-mail addresses may be defined. To edit or delete the alert e-mail contact, select the contact from the list below. To add an additional alert e-mail, select Add Contact.

Contact Name	Alert Email Address	Edit	Delete
<input type="button" value="Add Contact"/>			

Alert Criteria Information
Enter values below to identify thresholds for notification via alert e-mail. Enter Credit Dollar, Debit Dollar, and Item/Addenda Count as a whole number value 0 to 9,999,999,999,999.
At least one threshold must be defined.
A zero threshold will trigger an e-mail for each file.
Scanning will not occur if the corresponding threshold field is blank.

Alert Criteria	Threshold
Credit Dollar	<input type="text"/>
Debit Dollar	<input type="text"/>
Item/Addenda Count	<input type="text"/>

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: Editing File Thresholds

Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: File Alert Maintenance
NEIGHBORHOOD BANK, PLEASANT TOWN, USA

IMPORTANT: Click Submit to apply all File Alert Maintenance changes.
Changes to File Alert setup are effective next business day 09/16/2002

Alert E-Mail Information
When a threshold is exceeded, an alert e-mail will be sent out to the contacts defined below. At least one alert e-mail address is required; up to 5 alert e-mail addresses may be defined. To edit or delete the alert e-mail contact, select the contact from the list below. To add an additional contact, click the Add Contact button.

Contact Name	E-mail Address	Edit	Delete
Contact A	...kname.com		
Contact B	...kname.com		

Alert Criteria Information
Enter values below to identify thresholds for notification via alert e-mail. Enter Credit Dollar, Debit Dollar, and Item/Addenda Count as a whole number value 0 to 9,999,999,999,999.
At least one threshold must be defined.
A zero threshold will trigger an e-mail for each file.
Scanning will not occur if the corresponding threshold field is blank.

Alert Criteria	Threshold
Credit Dollar	200
Debit Dollar	100
Item/Addenda Count	10

Submit Cancel

Add or delete contact emails by using the add, edit, and delete options.

Edit Delete

Add Contact

To modify your alert criteria information / thresholds:

- type new values over old values
- remove a threshold by deleting the value in the field

Changes are effective at the start of the next business day at 3:01 am ET

Once you have criteria in place, each time you return to the RDFI File Alert Maintenance screen you see your criteria and have the option of making adjustments from this screen.

FedACH Risk[®] RDFI Alert Service

Entering File-level Criteria: Sample File-level Alert Notification Email Message



Subject Line: FedACH Output File Exceeded Alert Criteria Threshold for FedACH Risk RDFI File Alert Service 888888888

Email Text:

If a file sent by FedACH[®] Services exceeds one or more of the file-level thresholds, an email notification, similar to this sample, is sent.

**FEDERAL RESERVE SYSTEM
FedACH – MODE: PROD
FedACH Risk RDFI File Alert Service
Process Date: 09/12/2002**

The following information is included in the email notification:

- RDFI ABA
- receiving point ABA
- file ID modifier used to research batch
- threshold counts
- URL to the "Search for Batch" screen

The most recent FedACH output file containing file ID modifier 1234B to receiving point 999999999 contains batches for RDFI RTN 888888888 exceeding your alert criteria threshold. Alert criteria thresholds used for this notification are a credit value of 200, a debit value of 100, and an addenda count of 10. Your batches within this file contain credit/debit dollar amount of \$280,374/\$0 and item/addenda count of 133.

The following URL directs you to FedACH Search for Batch screen where file id modifier can be used to find additional information on the output file described above: <https://www.federalreserve.org/CommServ.PROD/CRSOWeb/index.jsp>

This service provides notification using e-mail. E-mail services at the Federal Reserve Banks or at the RDFI may experience delays or interruptions in service.

FedACH Risk[®] RDFI Alert Service

Researching File-level Alert Notifications

FedACH Risk[®] RDFI Alert Service

Researching File-level Alert Notifications

FedACH: Search for Batch
NEIGHBORHOOD BANK, PLEASANT TOWN, USA

Originated Process Date Range: to
 Received

SEC Code:

Receiving Point ABA:
 Debit Totals:
 Credit Totals:
 Company ID:

Batch Number:
 Settlement Date: / / MM/DD/YY
 Company Name:
 File ID Modifier:

Note: Current day received batch information is loaded to this site four completion of each delivery cycle. During data load, current day received information will not be available. You will receive a display message indicating that the expected load time is approximately 15 minutes. Please enter your selection criteria and press the View List button to continue.

File details are displayed for review

If a threshold is exceeded, search for batch by entering the File ID Modifier sent in the email.

Batch Information
[Search for Batch](#)

Receiving point file totals are shown here.

File Alert thresholds are compared to these file totals.

Received File Information for Receiving Point ABA: 999999999

File Status	Transmission/ RP/ Destination ABA	Process Date	Creation Date/ Time	Download Date/ Time	Appl ID/ File ID Modifier	Batch Count	Item Addenda Count	Debits	Credits
Deliv Sch	999999999	09/12/02			AJ01 1234B	113	452	226.00	196.08

Received Batch Information

Batch Status	Settle Date	SEC	Recv ABA	Company ID	Company Name	Batch Nbr	Item Addn Cnt	Debits	Credits
Delv	09/13/02	PPD	999999999	COMPANY ID	** COMPNY NME	1	4	2.00	1.76
Delv	09/13/02	PPD	999999999	COMPANY ID	** COMPNY NME	1	4	2.00	1.76
Delv	09/13/02	PPD	999999999	COMPANY ID	** COMPNY NME	1	4	2.00	1.72
Delv	09/13/02	PPD	999999999	COMPANY ID	** COMPNY NME	1	4	2.00	1.71
Total Count:	4				Item/Addn:	16		Debits:	8.00
								Credits:	6.95

If a batch within the file looks abnormal, drill down for information such as company name. If you need item-level detail, ask your processing area.

FedACH Risk[®] RDFI Alert Service

Reports

FedACH Risk[®] RDFI Alert Service

RDFI Alert Reports



Risk Services

- ▶ [Risk Origination Monitoring](#)
- [Risk Returns Reporting](#)
- ▶ [RDFI Alert](#)
 - [File Alert Maintenance](#)
 - [Batch Alert RDFI Maintenance](#)
 - [Item Alert Customer Maintenance](#)
 - [Batch/Item Alert Scan Results](#)
 - [RDFI Alert Reports](#)

FedACH: RDFI Alert Reports
ACH BANK PLEASANT TOWN USA

Please select an RDFI Alert Report:

- [Historical File Alert Maintenance Report](#)
- [Historical Batch/Item Alert Maintenance Report](#)
- [Item Alert Customer Transaction Report](#)

- Historical File Alert Maintenance Report
- Historical Batch/Item Alert Maintenance Report
 - Both historical reports provide information regarding changes to the criteria entered into the Service.
- Item Alert Customer Transaction Report
 - Provides the number of alerts identified and emails delivered to a Financial Institution’s customers. May be used for billing purposes.

FedACH Risk[®] RDFI Alert Service

RDFI Alert Reports: Sample Historical Reporting

FedACH: **Historical Reporting**
NEIGHBORHOOD BANK, PLEASANT TOWN, USA

Historical File Alert Maintenance Report

RDFI ABA: 999999999

Scan Criteria Effective On: 09/10/2002

Submitted by: First M Last

Credit Amount	Debit Amount	Item/Addenda Count
200	100	10
NAME	EMAIL	
Contact A	ContactA@bankname.com	
Contact B	ContactB@bankname.com	

Scan Criteria Effective On: 09/09/2002

Submitted by: First M Last

Credit Amount	Debit Amount	Item/Addenda Count
200	100	10
NAME	EMAIL	
Contact A	ContactA@bankname.com	
Contact B	ContactB@bankname.com	
Contact C	ContactC@bankname.com	

Risk Services

- ▶ [Risk Origination Monitoring](#)
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Historical reporting tracks who established criteria and when they were established.

- Tracks changes to criteria for one year:
 - email contacts
 - thresholds
- Creates an audit log of all changes.

FedACH Risk[®] Management Services

Congratulations

You have entered your first sets of monitoring criteria, and your financial institution's risk management services are ready to start working for you.

We are here for questions;
please refer to the following slide

FedACH Risk[®] Management Services

Help with Questions



- My FedDirectory[®] Service
 - <https://www.frbervices.org/contacts/index.jsp>
- FedACH[®] and Check Customer Support
 - https://www.frbervices.org/contactus/fedach_operations.html

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